

Information to identify the case:

Debtor 1: Sandra L. Cramer First Name Middle Name Last Name			Social Security number or ITIN: xxx-xx-8232 EIN: _____
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name			Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter: 13 6/7/24
Case number: 24-10319-JCM			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sandra L. Cramer	
2. All other names used in the last 8 years		
3. Address	145 Marchmont Drive Erie, PA 16509	
4. Debtor's attorney	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trustee.wpa.com
6. Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 814-464-9740 Date: 7/3/24

For more information, see page 2

Debtor Sandra L. Cramer

Case number 24-10319-JCM

7. Meeting of creditors	July 29, 2024 at 03:00 PM	Location: Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.
		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 9/27/24 Filing deadline: 8/16/24 Filing deadline: 12/3/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan, objections and hearing	Deadline to object to exemptions: The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 7/29/24 at 03:00 PM , Location: Same location as the Meeting of Creditors.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Sandra L. Cramer
Debtor

Case No. 24-10319-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jul 03, 2024

Form ID: 309iPGH

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2024:

Recip ID	Recipient Name and Address
db	+ Sandra L. Cramer, 145 Marchmont Drive, Erie, PA 16509-5515
aty	+ Brent J. Lemon, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15808657	+ Holiday Financial Serv, 715 W 38th St, Erie, PA 16508-2626
15808660	+ Law Offices of Hayt, Hayt & Landau, LLC, c/o Robert L. Baroska, III, Esq., Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
15808665	+ Regional Arthritis & Rheumatology Assoc., 2500 Highland Road, Suite 101, Hermitage, PA 16148-4602

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdetbuster.com	Jul 04 2024 00:40:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jul 04 2024 00:40:00	Ronda J. Winnecur, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 04 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 04 2024 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 04 2024 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 04 2024 00:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Jul 04 2024 00:40:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15808644	+ EDI: CAPITALONE.COM	Jul 04 2024 03:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15808645	+ EDI: CAPONEAUTO.COM	Jul 04 2024 03:53:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15808646	+ EDI: CITICORP	Jul 04 2024 03:53:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15808647	+ EDI: WFNNB.COM	Jul 04 2024 03:53:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15808648	+ EDI: WFNNB.COM	Jul 04 2024 03:53:00	Comenity Bank, Po Box 183003, Columbus, OH 43218-3003
15808649	+ EDI: WFNNB.COM		

District/off: 0315-1

User: auto

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Date Rcvd: Jul 03, 2024

Form ID: 309iPGH

Total Noticed: 31

15808650	+ EDI: WFNNB.COM	Jul 04 2024 03:53:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15808651	+ EDI: WFNNB.COM	Jul 04 2024 03:53:00	Comenity/BBBaby, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15808652	+ EDI: WFNNB.COM	Jul 04 2024 03:53:00	Comenity/Ikea, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15808653	+ EDI: CCS.COM	Jul 04 2024 03:53:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15808654	+ EDI: DISCOVER	Jul 04 2024 03:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15808655	+ Email/Text: bankruptcy@flagshipcredit.com	Jul 04 2024 00:41:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15808656	+ EDI: PHINAMERI.COM	Jul 04 2024 03:53:00	Flagship Credit Acceptance, Attn: Bankruptcy, Po Box 965, Chadds Ford, PA 19317-0643
15808658	+ Email/Text: bankruptcy@huntington.com	Jul 04 2024 00:40:00	Gm Financial, 801 Cherry Street, Ste. 3600, Fort Worth, TX 76102-6855
15808659	+ Email/Text: bankruptcy@huntington.com	Jul 04 2024 00:40:00	Huntington Bank, Attn: Bankruptcy, 41 S High St, Columbus, OH 43215-3406
15808661	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 04 2024 00:40:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15808662	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 04 2024 00:40:00	Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15808663	+ EDI: AGFINANCE.COM	Jul 04 2024 03:53:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15808664	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jul 04 2024 00:41:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15808666	+ EDI: SYNC	Jul 04 2024 03:53:00	Quest Diagnostics, PO Box 740795, Cincinnati, OH 45274-0795
15808667	+ EDI: SYNC	Jul 04 2024 03:53:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
			Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

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Date Recd: Jul 03, 2024

Form ID: 309iPGH

Total Noticed: 31

Date: Jul 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2024 at the address(es) listed below:

Name	Email Address
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Brent J. Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bemon@kmllawgroup.com, lemondropper75@hotmail.com
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Daniel P. Foster	on behalf of Debtor Sandra L. Cramer dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
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TOTAL: 4